

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF TENNESSEE
NASHVILLE TENNESSEE DIVISION**

In re:

MICHAEL ANTHONY RICHMOND
SR

Case No. 13-07132-RM3-13

Debtor(s)

Chapter 13 Trustee's Final Report and Account

Henry E. Hildebrand, III, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2013.
- 2) The plan was confirmed on 09/25/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/23/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,460.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

UST Form 101-13-FR-S (9/1/2009)

Receipts:

Total paid by or on behalf of the debtor	\$46,572.50
Less amount refunded to debtor	\$686.37

NET RECEIPTS: **\$45,886.13**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$281.00
Trustee Expenses & Compensation	\$1,637.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,418.87**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANCE AMERICA	Unsecured	500.00	NA	NA	0.00	0.00
ADVANCE FINANCIAL	Unsecured	1,100.00	NA	NA	0.00	0.00
ALTAIR OH XIII LLC	Unsecured	NA	542.83	542.83	542.83	0.00
BAYVIEW LOAN SERVICING	Unsecured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	813.00	290.11	290.11	290.11	0.00
CASHCALL INC	Unsecured	2,595.00	2,595.86	2,595.86	2,595.86	0.00
CHAPMAN FURNITURE COMPANY	Unsecured	NA	NA	NA	0.00	0.00
CHASE BANK USA NA	Unsecured	NA	NA	NA	0.00	0.00
CREDIT ONE BANK NA	Unsecured	1,629.00	NA	NA	0.00	0.00
EVERGREEN CASH ADVANCE	Unsecured	600.00	NA	NA	0.00	0.00
EXETER FINANCE LLC	Unsecured	NA	NA	NA	0.00	0.00
EXETER FINANCE LLC	Secured	13,272.00	13,407.65	13,407.65	13,407.65	979.52
FIRST PREMIER	Unsecured	NA	NA	NA	0.00	0.00
KAY JEWELERS	Unsecured	NA	NA	NA	0.00	0.00
M AND T BANK	Unsecured	NA	NA	NA	0.00	0.00
MARINER FINANCE LLC	Unsecured	2,291.00	1,662.02	1,662.02	1,662.02	0.00
MERRICK BANK	Unsecured	664.00	590.92	590.92	590.92	0.00
OKINUS	Unsecured	NA	NA	NA	0.00	0.00
PERITUS PORTFOLIO SVCS	Secured	14,785.00	15,454.73	15,454.73	15,454.73	1,172.95
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	1,100.90	1,100.90	1,100.90	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,324.00	2,222.77	2,222.77	2,222.77	0.00
SHELBY COUNTY TRUSTEE	Unsecured	1,472.00	NA	NA	0.00	0.00
THE HOME DEPOT/CBSD	Unsecured	NA	NA	NA	0.00	0.00
TN QUICK CASH	Unsecured	900.00	447.00	447.00	447.00	0.00
TRIBUTE	Unsecured	NA	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	2,730.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	25,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$28,862.38	\$28,862.38	\$2,152.47
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$28,862.38	\$28,862.38	\$2,152.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$9,452.41	\$9,452.41	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,418.87</u>
Disbursements to Creditors	<u>\$40,467.26</u>
TOTAL DISBURSEMENTS :	<u>\$45,886.13</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2018

By: /s/ Henry E. Hildebrand, III
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.